

Certificate Number: 13858-PAM-DE-034515918

Bankruptcy Case Number: 16-00149



13858-PAM-DE-034515918

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 1, 2020, at 10:00 o'clock PM CDT, Andrew Charles Hoy completed a course on personal financial management given by internet by MoneySharp Credit Counseling Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: June 1, 2020 By: /s/Karlee Ann Reardon

Name: Karlee Ann Reardon

Title: Counselor